

U.S. Legal Services, Inc. <u>www.uslprotects.com</u> 800-356-LAWS



U.S. Legal Services: Legal & Identity Protection Plans

U.S. Legal Services

Website: www.uslprotects.com

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Family Defender Legal Plan

The Town offers employees the opportunity to participate in a voluntary legal insurance program provided by U.S. Legal Services. By enrolling in the plan, participants will have direct access to attorneys who will provide services for a variety of issues that include, but are not limited to:

- Divorce
- Child Custody & Support
- Domestic Adoption
- Consumer Law
- Bankruptcy
- Foreclosure Assistance
- Debt Collection Defense
- Criminal Law
- Traffic Tickets, DUI
- Wills & Trusts
- Real Estate
- Estate Planning

The plan pays 100% of the attorneys' fees, in most cases. The plan covers the employee, spouse and dependent children to age 23, if enrolled in an accredited university/college full-time. Plan benefits include consultations with the attorney, 24/7 emergency services, online will preparation and legal library, and much more. To learn about the plan, please contact U.S. Legal Services' representative, Dixie Kuehn at (321) 799-2986 or email at: DixieKuehn@cfl.rr.com.

Identity Defender

Identity theft is one of the fastest growing crimes in the nation. One out of every five Americans has been victimized by identity theft. Over seven million Americans are victims of ID theft annually. Identity theft is a crime that is almost solely on the shoulders of the victim to resolve. The average person spends over 175 hours and over \$1,000 per occurrence to resolve ID theft issues. It can take two to five years to clean up resulting credit-related problems. U.S. Legal Services offers the Identity Defender to assist you at the inception of a fraud-related emergency. Their Fraud Resolution Program offers a variety of services:

- Unlimited access to Fraud Resolution Specialist
- Assists members with restoring their identity and good credit
- Provides members with a free "ID Theft Emergency Response Kit"
- Administers the costly steps to dispute fraudulent debts as a result of ID theft
- Provides members with a \$25,000 Identity Theft Protection policy*
- Follow-up with members and monitor Fraud Resolution progress
- Education on preventive steps to protect your identity
 - * Policy underwritten by AIG master policy #916246 is on file at the association.

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